



Keeping In Touch

1099-R Forms to Be Mailed

The 1099-R forms for pension payments during calendar year 2024 will be mailed by the end of January 2025.

Form 1099-R provides each payee with detailed information on pension income and tax withholding for the previous year.

During the tax year in which you turn 59-1/2, you will receive two 1099-R forms from us, as the IRS requires that we identify and distinguish between payments that are made to you when you are under age 59-1/2, and payments that are made to you when you are over age 59-1/2.

Retirees Returning to Work

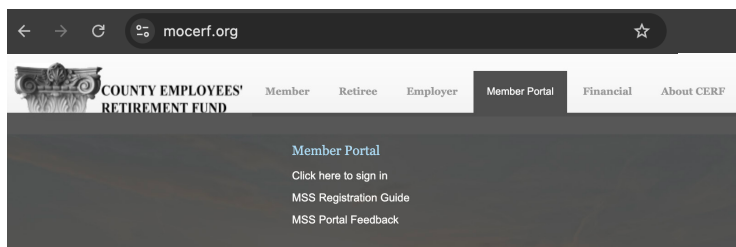
A retiree must have a thirty day break in service before returning to work for a county. If you are retired and receiving a benefit from CERF, your benefit will be suspended if you are rehired at a county in a full-time (1,000 hours or more), CERF eligible position or rehired as an appointed or elected official (regardless of the number of hours worked). You will be required to make the appropriate CERF contributions. If you are rehired as a part-time employee, and work less than 1,000 hours in a calendar year, your pension will continue without interruption. If you have any questions on returning to work, please contact CERF.

Need to Update Your Information?

If you have moved, changed your telephone number, or need to update your bank account, let CERF know. It is important to keep us updated, so your benefit payments can continue uninterrupted.

Member Self-Service Portal

You can access the Member-Self Service Portal, located under the Member Portal tab at www.mocerf.org. Through the portal, you may view details for the next scheduled pension payment, see pension payment history, update state tax withholdings, and print 1099-R tax forms. For help logging in, call CERF at (877) 632-2373.



“There is a whole new kind of life ahead, full of experiences just waiting to happen. Some call it retirement. I call it bliss.”

- Betty Sullivan

INTERESTING FACTS:

103

**Oldest CERF
Member**

63

**Average age
at retirement**

6,883

**Retired members
and beneficiaries**

14.2

**Average years
of service at
retirement**

142

**Number of
members older
than 90 years old**

CERF's Cost of Living Adjustments are:

- Based on the Consumer Price Index (CPI)
- Given at the discretion of CERF's Board of Trustees annually
- Cannot exceed 1% in a given year
- Goes into effect July 1st of each year

Withholdings

You may change or stop income tax withholding at any time. Look for the Form W-4P at mocerf.org under Retiree, Pension Plan Forms, or call (877) 632-2373. As a reminder, federal tax tables change in January of each year; therefore, you may see a slight change in your February benefit payment.

Changing Benefit Elections

Benefit elections are generally irrevocable, by state statute.

If you selected the Joint and Survivor Annuity and your co-annuitant dies before you, your benefit will increase to the Single Life Annuity amount.

If you selected the 10-Year Certain and Life Annuity and your beneficiary dies during the first 10 years after you retire, you may select a new beneficiary for the remainder of those ten years.

